

IN THE CLAIMS:

Please amend Claims 1, 20, 38, 42, 44, and 48-50 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended)      A system for administering incentive offers, comprising:

                                         a centralized repository configured to store a plurality of incentive offers;

                                         a retrieval engine communicatively coupled to the centralized repository for retrieving one or more incentive offers from the plurality of incentive offers; and

                                         a presentation engine communicatively coupled to the retrieval engine for presenting the one or more incentive offers to an offeree,

                                         wherein the retrieval engine is configured to retrieve the one or more incentive offers based at least in part on a set of rules defining particular contexts required to present the plurality of incentive offers, stored in the central repository, to specific offerees, and

                                         wherein the presentation engine is configured to receive the one or more retrieved offers from the retrieval engine and then modify at least one element of at least one retrieved offer based on an offeree's trait and a context in which the one or more retrieved offers are to be presented.

2. (Previously Presented)      A system as in Claim 1, further comprising a maintenance engine being adapted to cooperate with an administrator to create, modify, or delete an offer stored within the centralized repository.

3. (Previously Presented) A system as in Claim 2, wherein said maintenance engine is further adapted to provide a security mechanism to authenticate a merchant before granting access to the merchant.

4. (Previously Presented) A system as in Claim 3, wherein said security mechanism is configured to limit access to a specific merchant or group of merchants whereby the security mechanism enables the maintenance engine to safeguard the confidentiality of data within the repository, preventing data from being disclosed in an unauthorized or undesirable manner.

5. (Previously Presented) A system as in Claim 2, wherein said system further comprises one or more reviewing interfaces configured to allow one or more reviewers to review and approve.

6-8. (Canceled)

9. (Previously Presented) A system as in Claim 2, wherein said maintenance engine is configured to facilitate tracking of times a particular offer has been sought or retrieved.

10. (Previously Presented) A system as in Claim 2, wherein said maintenance engine is configured to facilitate tracking of times a particular class of offers has been sought or retrieved.

11. (Previously Presented) A system as in Claim 2, wherein said maintenance engine is configured to facilitate export of a report in accordance with a predetermined set of criteria.

12. (Previously Presented) A system as in Claim 1, wherein said retrieval engine is configured to facilitate presenting of offers via a webpage.

13. (Previously Presented) A system as in Claim 1, wherein said retrieval engine includes a search tool.

14. (Previously Presented) A system as in Claim 13, wherein said search tool is configured to facilitate identification of an offer or set of offers in accordance with specified search criteria.

15. (Previously Presented) A system as in Claim 13, wherein said search tool is configured to facilitate identification of an offer or set of offers in accordance with multiple search criteria.

16. (Previously Presented) A system as in Claim 1, wherein said retrieval engine includes a retrieval tool.

17. (Previously Presented) A system as in Claim 16, wherein said retrieval tool is configured to facilitate retrieval of an offer.

18. (Previously Presented) A system as in Claim 17, wherein said retrieval tool is configured to facilitate retrieval of an offer in accordance with a search request configured by a user.

19. (Previously Presented) A system as in Claim 17, wherein said retrieval tool is configured to facilitate retrieval of an offer, said offer including parameters defined by a user.

20. (Currently Amended) A system as in Claim 17, wherein said retrieval tool is configured to facilitate retrieval of an offer, said offer ~~including only~~ conforming to parameters defined solely by a user.

21. (Previously Presented) A system as in Claim 1, wherein said retrieval engine is configured to facilitate generation of a report describing offers contained within the repository.

22. (Previously Presented) A system as in Claim 1, said retrieval engine is configured to facilitate generation of a report describing times an offer has been retrieved.

23. (Previously Presented) A system as in Claim 1, said retrieval engine is configured to facilitate modification of an offer in accordance with a predetermined set of rules.

24. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least an offer identifier, an offer promotion identifier, an offer type, a description of qualifying offerees, and a definition of offer terms.

25. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a merchant name.

26. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a trademark identifying the target merchant or the target goods.

27. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least merchant demographics.

28. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least an offer category identifier.

29. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a merchant type identifier.

30. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a geographic location identifier.

31. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a target product or service identifier.

32. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a description of a term of the offer.

33. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a definition of the term length for displaying the offer.

34. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least key word(s).

35. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least SKU/UPC information.

36. (Previously Presented) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least customer service telephone number.

37. (Canceled)

38. (Currently Amended) A method of administering incentive offers, comprising:

receiving a request for one or more incentive offers at a retrieval engine;

retrieving the one or more incentive offers at the retrieval engine from a central repository of incentive offers, wherein the retrieving is based at least in part on a set of rules defining particular contexts required to present the plurality of incentive offers, stored in the central repository, to specific offerees;

sending the one or more incentive offers from the retrieval engine to a presentation engine;

modifying, at the presentation engine, at least one element of the one or more incentive offers to present to an offeree, based on a modification criteria including a trait of the offeree and a context in which the one or more incentive offers are to be presented; and

presenting the one or more incentive offers to the offeree.

39. (Previously Presented) The method of claim 38, wherein the at least one offer element modified includes an interest rate.

40. (Previously Presented) The method of claim 39, wherein the interest rate is adjusted based on at least the offeree's creditworthiness level.

41. (Previously Presented) The method of claim 40, wherein the modified offer is a credit card offer.

42. (Currently Amended) The method of claim 38, wherein the ~~contextual environment criteria~~ context includes the availability of a product.

43. (Previously Presented) The method of claim 38, wherein the offer element modified is the price of a product.

44. (Currently Amended) The method of claim 43, wherein the price is modified based on the ~~contextual environment criteria~~ context and wherein the ~~contextual environment criteria~~ context includes the availability of the product.

45. (Previously Presented) The system of claim 1, wherein the at least one offer element modified includes an interest rate.



46. (Previously Presented) The system of claim 45, wherein the interest rate is adjusted based on at least the offeree's creditworthiness level.

47. (Previously Presented) The system of claim 46, wherein the modified offer is a credit card offer.

48. (Currently Amended) The system of claim 1, wherein the ~~contextual environment-criteria~~ context includes the availability of a product.

49. (Currently Amended) The ~~method~~ system of claim 1, wherein the offer element modified is the price of a product.

50. (Currently Amended) The ~~method~~ system of claim 49, wherein the price is modified based on the ~~contextual environment-criteria~~ context and wherein the ~~contextual environment-criteria~~ context includes the availability of the product.